

## **Historic, archived document**

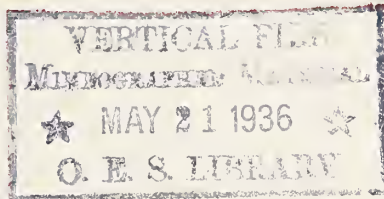
Do not assume content reflects current scientific knowledge, policies, or practices.





No. 32

March 24, 1936



## SPENDING PLANS BEAT

### HIT-OR-MISS BUYING

Depression years convinced many families that even with severely reduced income, a spending plan of some kind brings better results in the long run than hit-or-miss use of money. Thrifty-minded homemakers are studying the underlying principles of budgeting and keeping accounts as a source of help in making wise spending plans.

\_\_\_\_\_, has )  
(home-management specialist) or ) just  
I have )  
(if used in county home demonstration column)

received a copy of the new farm family account book which may be purchased from the Superintendent of Documents of the Government Printing Office, Washington, D. C. for 15 cents. Some of the home demonstration clubs are planning to use these account books as the basis of studies of farm family living.

As every farm woman knows, the expenses of the farm household and the farm business often seem quite mixed together and a first need is for a way of keeping accounts that will sort out these items clearly without taking too much time. This account book has pages for planning expenditures, especially the larger ones that occur in different months; for bills owed,



for making a monthly cash balance, for summarizing the family's money transactions of the year, for measuring financial progress, and for estimating the contributions of the farm to family living.

The account book suggests a number of questions that a farm family might ask itself regarding its spending habits. The answers might influence the planning of one's budget for the coming year. Typical questions are: "Were our total expenditures for family living greater or less last year than formerly? What caused the difference,--a change in the number of persons in the family, the children growing older and needing more, serious illness, vacation, or other unusual expenditure? Changing our way of living? Changing prices?"

"Did we spend our money for the things most worth while for our family or for things unimportant to health and happiness? Did our family have adequate medical and dental care? Wholesome recreation? Did we give to the less fortunate?"

"Did our spending promote long-time rather than brief satisfactions, or was money dribbled away? Could we have bought some items more efficiently? Produced more food and fuel and bought less? Would it have been wise to save more and spend less for family living? Or the other way around? Was saving made at the expense of family health, development, or happiness?"

# # #

